

# SPOTLIGHT

American Income Life & National Income Life • April 2003 • Volume 36 • Number 4

## The Future is Here



*Leadership Development Seminar Graduates*

**AIL • NILICO**

## The Journey to Becoming a Leader



FROM THE DESK OF:  
**Roger Smith**  
President & Chief  
Marketing Officer of  
American Income Life

**"We wanted to give them a place to go to answer their questions regarding leadership development."**

We all want to succeed! It is human nature to want to achieve and be recognized. We, as individuals, don't set out to fail. Sometimes, though, it just happens.

When it comes to success and failure, I believe it happens — or doesn't happen — based on how we plug-in, or utilize, the resources we are given. In the case of failure, maybe we just missed some vital component in the process, or perhaps we didn't recognize the right resources when they presented themselves.

What determines success and failure isn't always an easy distinction to make, and, really, can only be found by looking and doing. It is, however, during this process of looking and doing, when our leaders begin to emerge.

Joseph Wade put it eloquently when he said,

"If I wanted to become a [construction worker], I would seek information and advice from the most successful one I could find.

If I wanted to become a failure, I would seek advice from men who have never succeeded.

If I wanted to succeed in all things, I would look around me for those who are succeeding, and do as they have done."

In short, seek and you shall find. That seems easy

enough, but sometimes knowing where to look, what to look for, and how to develop what you find can be the hard part.

At American Income, we don't want there to be a "hard part" in the leadership development process. We established the **Leadership Development Seminar (LDS)** to do just that — to take the "hard part" out of the process. We wanted to give our Producers a place to find the answers to the *where, what* and *how* during this journey of leadership development.

According to *leader-values.com*, there are three stages in the leadership journey:

1. Skill development — knowing what to do,
2. Behavior development — walk the talk, and
3. Authenticity — being comfortable with your role as a leader.

**LDS** was put in place to effectively develop our salesforce by providing our Producers with the skills they need to become leaders and the behavior examples of existing leaders so the authenticity of being comfortable in their leadership roles would be secure. To find out more about **LDS** turn to Pages 12 and 13.

It has been said that time is an equal opportunity employer. We are all given the same amount of time in each day. It is how we spend that time that may ultimately determine the paths we take in life, or for that matter, the path we take towards leadership. Just take a look at the extraordinary leaders who graduated from our February **LDS** — look at what an example they are!

Meeting the challenges of developing and retaining a satisfied and productive salesforce leaves many companies scratching their heads. At **AIL**, we recommit ourselves daily to addressing Producer expectations — believing that improved attitudes and greater career satisfaction open up the lines of communication, increase productivity and reduce turnover.

**You Get What You Need!**

### Dates to Remember

**Monday, April 28, 2003**

All business and PR credits must be received in Waco to count for April production.

**Monday, May 26, 2003**

The Home Office will be closed for the Memorial Day holiday.

**Wednesday, May 28, 2003**

All business and PR credits must be received in Waco to count for May production.

**Thursday, June 12, - Sunday, June 15, 2003**

American Income and National Income Life's annual convention in Orlando, Florida at the Walt Disney® World Swan and Dolphin Hotel.

**Thursday, June 26, 2003**

All business and PR credits must be received in Waco to count for June production.

**Tuesday, July 29, 2003**

All business and PR credits must be received in Waco to count for July production.

### Total Bonuses Paid Out

This month American Income paid out a total of **\$599,375.10 in bonuses**. For more information on American Income's monthly bonuses turn to Page 15.

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. *The Producers, who will be recognized at the 2004 Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.*

### Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. **Net to Gross is only used during the Producer's first eight months.**

Retention: 67.0%  
Net to Gross: 78%

### Founder's Club Outstanding Producers

First Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Mark Bleier	Gary Bleier	9	\$39,858		85.5
Lance Brown	Cohen-Hartman	4	\$50,076		83.7
Timothy Cruise	Scott Smith	11	\$87,293		79.1
Scott Kangas	Rick Allig	1	\$47,975		80.5
Joseph Larsen	Marcellus Adams	1	\$39,644		75.7
Russell Morris	Marc Zipper	2	\$53,539		85.7
Eddie Norman	Scott Smith	18	\$66,729		100.0
Steve Polederos	David Zophin	2	\$42,506		79.6
Robert Russo	Rick Allig	1	\$41,459		86.3
Ruben Soberanes	Jatof-Foti	4	\$59,972		81.2
David Wang	Scott Smith	3	\$72,911		74.4
Matthew Wolfanger	Durhon Oldham	3	\$68,393		76.5

\*Percentage of Net to Gross

### Founder's Club Outstanding P.R. Representatives

First Quarter

P.R. Rep	SGA	Times Qualified	Number of Cards/Groups
Brenda DiSomma	Eric Giglione	6	11,349 Cards
Rona Pileggi Spano	Scott Smith	6	10,210 Cards
Vivian Dwyer	Ali Shahrak	5	44 Groups

### AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on **AIL** to do what it says it will do.

### SPOTLIGHT

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# Congratulations!

Join us in congratulating the Producers who will be attending our Orlando Convention at the **Walt Disney® World Swan & Dolphin Hotel** June 12-15, 2003.

Andre A. Abramovich  
Marcellus O. Adams  
Larry I. Adehesin  
John R. Akers  
Leandro Alexander Jr.  
Rick Allig  
Kenneth Altizer  
Robin Andrade  
Kevin Appanatty  
Kouassi Appiah  
Julie A. Arapahamian  
Nestor C. Arampayo  
Malka Arony  
Peter T. Athas  
Ronald W. Bingley  
Teddence Bailey  
David Ballard  
John Baloun  
Wendell Bangs  
Wesley Bangs  
Jennifer J. Baron  
Michael J. Barrett  
Lorena Barriere  
Vlad Bascov  
Douglas E. Bauknecht  
Heather L. Baus  
Marcus D. Baurista  
Dean J. Beauceage  
Sara E. Beckley  
Marin T. Bellajana  
Leslie A. Benson  
Jessica R. Bergren  
Gabriela E. Berloni  
Zulfikar A. Bhuker  
Jim Bianchi  
Robert B. Bingham  
Slav Bitman  
Daniel Blair  
David Blaisdell  
Mark Bleier  
Paul J. Bodinara  
Carl H. Bolden  
Kent L. Boze  
Elaina Bosco  
James E. Boucher  
Lori D. Boynton  
Charlotte J. Braddon  
Alfred A. Brenner  
David Brister  
Lance E. Brown  
Tod L. Brown  
Manon Brulotte  
John T. Buleca  
Lary D. Bures  
London N. Burnett  
Sherry Callaghan  
Rudi Camenzind  
Arthur B. Carter  
Richard Case  
Russell Chang  
Jeffery M. Churchfield  
John L. Clark  
Catherine M. Clarke  
John F. Claxton  
David Cohen  
Melanie Cohen

Samuel B. Cohen  
Stacey L. Cole  
Timothy M. Collier  
Lee Conti  
Cheryl Cook  
William B. Cook  
Dennard Cooper  
Keith Cornwell  
Harold D. Cowden  
Tim Cruise  
Becky Cutler  
Michael N. Czapok  
Erica Dalager  
Jason E. Danielson  
Maurice L. Davies  
Bruce W. Davis  
Barry L. Deardoff  
Robert Delesky  
Robin Desham  
Jacqueline deVoght  
Narinder S. Dhallon  
Joseph Dicedue  
Jeffrey Dinocento  
Brenda DiSomma  
Lisa Donoghue  
Darrrell Dorey  
Patrick W. Duray  
Vivian Dwyer  
Mervyn P. Ee  
Debbie Enstedt  
Lynn R. Erickson  
Martin J. Esposito  
Emmanuelle C. Fattoli  
Bret R. Fels  
Diana L. Fenrich  
Christopher D. Folmer  
John D. Franklin  
Steve Friedlander  
Susan E. Fuldauer  
Roger R. Fung  
Cindy Furer  
Zenotha Z. Gardner  
Roger Geerting  
Brandon Geneser  
Larry Geneser  
Scott D. Georger  
Bill Gibson  
Eric Giglione  
Allan J. Gilbert  
Denise E. Gilbert  
Erik J. Graham  
Allen Green  
Steven Greer  
Eric D. Grier  
Eric L. Guinn

Harpreet S. Gajral  
Nicolay A. Gusev  
Joseph H. Habeeb  
Tracy J. Haden  
Peter V. Hamm  
Mark Hancock  
Vic Hancock  
John R. Haed  
Margaret A. Harrison  
Matthew R. Hart  
Zachary T. Hart  
Derek R. Hartley  
Christine Hartman  
Lawrence Hauck  
David Hausman  
Rob K. Hay  
Bulbinder Hayer  
George E. Hays  
William D. Heath  
Devin M. Helps  
Wynne G. Hendricks  
Bruce P. Hennick  
Krista C. Hensley  
Hal S. Herman  
Chris Hernandez  
Yvonne M. Hernandez  
Terrie L. Hobson  
James M. Hopkins  
Timothy S. Houser  
John T. Huber  
Robert T. Hughes  
Ryan A. Hungate  
David Itze  
David C. Jackson  
Steven Jakubczak  
Samuel L. James  
Asif Javaid  
Gregory W. Jeffers  
Allan W. Jennings  
David M. Jennings  
Bill Jennings  
Roy Jessome  
Sandra Johnson  
Sylvia J. Johnson  
Scott A. Jordan  
Todd R. Jordan  
Scott B. Kangas  
Shelagh Keleyhers  
Susan M. Kelleher  
Ray E. Keller  
Mahmoud M. Kenareh  
Joey Kennedy  
Benson Kim  
Bradley K. Kincaid  
Ramin Kovichji

Gregory P. Krier  
Peter J. Laes  
Chris Laford  
Alex C. Langford  
Raymond C. Lau  
James T. Lawrence  
Paul S. Lee  
Shannon T. Lee  
Steven T. Lee  
Kevin L. Leonard  
Frank H. Lindal  
Ann K. Lindberg  
Janus J. Logan  
Larry E. Lozano  
Alan B. Luymes  
Melinda Rae Lyle  
Kenneth J. Madlen  
Ramin Mughosud  
David Mah  
Larry Maler  
Benjamin S. Mancillas  
Alan W. Martyn  
John P. McCreary  
Kelly D. McDonald  
Sidney Hodgskins  
John M. Megoth  
Eam McKee  
Evanne S. McKenzie  
Harold L. McSweeney  
Richard Meshulam  
Carla A. Miller  
Richard Mok  
Stephen A. Mornberg  
Robert J. Moorhead  
Patti L. Morgan  
Russ Morris  
Marc L. Morton  
Jay Mullins  
Susanne M. Munro  
Eric Neal  
Clay-Nghia P. Nguyen  
Eric R. Nichols  
Nick Nitkowski  
Gene B. Noury  
Craig Nugara  
Richard R. Nye  
Alfred J. O'Connor  
Joseph L. O'Connor  
Dorian Oldham  
Dorhan Oldham  
Laurie Onasch  
Jennifer Opra  
Angeles A. Ordas  
Ilija Orlovic  
Michael O'Rourke

James J. Osio  
Gleb Ostrovsky  
Theodore Pappas  
Patrick A. Parisi  
Roland Parker  
Gregory Partee  
Vito Peconno  
Michael Pellacciotta  
Menelaos A. Perakis  
Francisco Perez  
Michael A. Perkins  
Dan D. Phillips  
Vedran Pipinic  
Dennis T. Pochron  
Steven G. Poloderos  
Francisco X. Ponce  
Gary L. Ponting  
Benjamin Prior  
Moin L. Pruitt  
David M. Ragland  
Jeffrey S. Ravnitzky  
Mark C. Reddington  
Rakesh Rekhi  
Scott Remmey  
Alan C. Reyes  
John Rice  
William E. Richard  
Shannon B. Richardson  
Jeffrey C. Robinson  
Joshua B. Robinson  
Alex J. Roland  
Marc Rosen  
Stephen Ross  
Paul Roubac  
Robert Russo  
Hugo A. Rust  
Doreen Ryan-Foti  
Preet Sahgal  
Jonathan S. Saluk  
Kobir C. Samuels  
Michael R. Saracino  
Imran Satti  
Brian Schaefer  
Ted E. Schilling  
Jason P. Schlormann  
Jennifer Y. Schurr  
James L. Schneider  
Joseph Schofield  
Eric W. Schott  
Heather Schurr  
Kobina A. Sekyi  
Gary Selesky  
Patrick V. Shehan  
Rene Sheir  
Gregory J. Stard

Camy R. Smith  
Marcus W. Smith  
Scott A. Smith  
Tim D. Smith  
Ruben Soberanes  
Roma N. Sponer  
Clifton B. Spears  
Donald A. Spencer  
Daman L. Spicer  
Donald Spohn  
Anita T. St. Arnaud  
Ryan J. Stenglein  
George R. Stunge  
Thaddeus Suwalski  
Corrie M. Taylor  
Leslie Taylor  
Robert E. Terborg  
David J. Thomas  
Carey Thompson  
Kevin E. Tharburg  
David E. Tharnton  
Tomas Thundryll  
Robert J. Tooley  
Eric J. Topper  
Sergey Towsenko  
Brian Traboulay  
David T. Tobbin  
Thomas M. Tulowicki  
Lori L. Turping  
Eric Tuttobene  
Robert A. Ulreich  
Marlon Underwood  
Leo VanDerBosche  
Benjamin D. VanFossen  
Ronald E. VanWiesek  
Cherie A. Wasporzi  
Al-Karim Walji  
Al Wall  
Janey J. Wallace  
Brian Waller  
Anthony Walthour  
David Wang  
Joseph Ward  
Byron D. Watson  
Julie D. Wells  
Bernard A. Wendekier  
Arthur R. Westergren  
Joseph W. Westfall  
Robert Whittinghill  
Kim Wilhelm  
Daryl J. Wilcox  
John Wilkinson  
David L. Williams  
Gary Williams  
Jenny S. Williams  
Tom B. Williams  
Chris Wittenbach  
Matthew P. Wolfanger  
James C. Woodruff  
Yumiko Yamashita  
Keith A. Zabrocki  
Junzhou Zhao  
Douglas A. Zigby

## Promoted To Supervising Agent

David Alphonso Nick Nitkowski Louisiana	Linda Christensen Rick Allig Montana	Christopher Fave Dennis Ishler Pennsylvania	Todd Kubec Rick Allig Minnesota	Shaun Pope Marcellus Adams Utah	Dana Spohn Rick Allig Idaho
Anthony Anderson Wittenbach-Ostrovsky Mississippi	Megan Christopher Williams-Williams Georgia	Lynise Franciose Giglione-Brister Massachusetts	Ray Landry Wittenbach-Ostrovsky Mississippi	Jean Pourciau Nick Nitkowski Louisiana	Erle Swadron Joshua Chalom Ontario
Jason Anderson David Cohen California	Mark Demone Eric Giglione New Jersey	Ryan Grant David Zophin Connecticut	Thomas Lovat Williams-Williams Georgia	David Raymond Nick Nitkowski Louisiana	Debra Thompson Robert Smith Oklahoma
William Bernhart Rick Allig Montana	Desislava Dimitrova John Alora Nebraska	Edwin Green Shaahi Parekh South Carolina	Jason Mackey Alan Jennings Alabama	Stefan Reynolds Steve Friedlander New Zealand	George Vila Tom Williams Florida
Phil Berthelot Nick Nitkowski Louisiana	Megan Donnelly David Zophin Connecticut	John Houchin Furn-Whittinghill California	Garrett Marrero Jatoff-Foti California	Cina Samson Rick Allig Idaho	
Keita Billings Nick Nitkowski Louisiana	Morris Drane Williams-Williams Georgia	Tobias Jenkins Wittenbach-Ostrovsky Mississippi	Louis Null Eric Giglione Pennsylvania	Daniel Sluhbazi Furn-Whittinghill California	
Jonathan Brunner Rick Allig Minnesota	Courtney Dwyer Eric Giglione Pennsylvania	Travis Jones Geneser-Geneser Missouri	Rajbala Pandya Joshua Chalom Ontario	Eunice Smith Matt Blumert Maryland	
Matthew Cano Geneser-Geneser Missouri	James England Vic Hancock Kentucky	Muhammad Khan Joshua Chalom Ontario	Danielle Patch Cohen-Hartman Nevada	Randall Smith Ali Shahrak Virginia	

## Promoted To General Agent

Peter Athas Wittenbach-Ostrovsky Mississippi	Reginald Harris Williams-Williams Georgia	Jason Lausar Marc Zipper Florida	Robert Milstein Rick Allig Minnesota	Brian Quinn Geneser-Geneser Kansas	Curt Snow Jatoff-Foti California
Paul DaSilva Giglione-Brister Massachusetts	Lesley Hunt Bill Jennings Colorado	Bianca Lebron Jatoff-Foti California	Jason Mollo David Zophin Connecticut	Rachelle Rembert Marc Morlon Ohio	Karl White David Zophin Connecticut
Kimberly Fager Geneser-Geneser Missouri	Rodney Hasmann David Cohen California	Jeremy Long Geneser-Geneser Missouri	Bart Montgomery Williams-Williams Georgia	Jonathan Rischitelli Giglione-Brister Massachusetts	Beverly Williams Williams-Williams Georgia
David Hamilton Robert Smith Illinois	Immanuel Jarvis Ali Shahrak North Carolina	Michael McCall Nick Nitkowski Louisiana	Clayce Noffsinger Bill Jennings Colorado	Brian Schreiter Nick Nitkowski Louisiana	

## Promoted To Master General Agent

Heather Baus Rick Allig South Dakota	Jessica Bergren Rick Allig Minnesota	Michael Kolasa Matt Blumert Maryland	Tracy McNellan Rick Allig Minnesota	Gregory Shaughnessy Rick Allig Minnesota
Kenneth Bell Nick Nitkowski Louisiana	Corey Friesen Rick Allig Ontario	Joseph Larsen Allig-Marym Ontario	John Rice Jatoff-Foti California	Eric Topper Ali Shahrak North Carolina
Leslie Benson Rick Allig Tennessee	Robetta Kenniston Rick Allig Idaho	Barbara Leader Rick Allig Ontario	Susan Schweitzer Rick Allig North Dakota	Thomas Young Bill Jennings Colorado

### This Could be You!

Kick your production into overdrive and join us in The Bahamas at the **Atlantis Resort** for our 2004 Convention June 3-6, 2004. Discover Atlantis in 2004!

## INDIVIDUAL PRODUCERS



1. Timothy Cruise  
Woodridge, IL



2. David Wang  
Woodridge, IL



3. Rusty Jewell  
Metairie, LA



4. Tamara Ford  
Columbus, OH



5. Matthew Wolfanger  
Rochester, NY



6. John Baloun  
Calgary, AB



7. Curt Snow  
Concord, CA



8. Glen Sylvester  
Camp Springs, MD



9. Scott Belinn  
Portland, OR



10. Carl Boldon  
Southfield, MI

## INDIVIDUAL PRODUCERS

All Time Record to Beat  
Month: \$51,235 Net ALP Marlon Underwood

### March Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Timothy Cruise	\$30,454		79.2	Steven Jakubczak	Scott Smith
2. David Wang	27,629		79.3	David Wang	Scott Smith
3. Rusty Jewell	26,636	96		James Palmes	Nick Nitkowski
4. Tamara Ford	21,419	100		Timothy Collier	Marc Morton
5. Matthew Wolfanger	19,990		76.6	Paul Rumbuc	Durhon Oldham
6. John Baloun	19,301		80.6	John Baloun	Rick Altig
7. Curt Snow	19,044	84		Gloria Sanchez	Jatolt-Foti
8. Glen Sylvester	18,560	82		Brenda Carson	Tyrone Conard
9. Scott Belinn	18,404	82		Rajeev Arora	Rick Altig
10. Carl Boldon	17,271		77.2	Kevin Khadvian	Scott Smith
11. Abdulrazzaq Ahmed	17,076		69.8	Narinder Dhillon	Scott Smith
12. Robert Russo	17,067		84.2	Steven Lee	Rick Altig
13. Frederick Hadayia	16,908	91		Steven Greer	Durhon Oldham
14. Karen McQuoid	16,618	97		Lawrence Hauck	Steve Friedlander
15. Michael Nowak	16,413	99		Jim Bianchi	Durhon Oldham
16. Jeanette Joshu	15,872	99		Joshua Robinson	Geneser-Bitman
17. Jennifer Baron	15,749		69.3	William Cook	Tom Williams
18. James Dattilo	15,667		73.0	James Dattilo	Marc Zipper
19. Christopher Clark	15,425	100		Lori Turping	Rick Altig
20. Scott Kangas	15,276		80.5	Wendell Bangs	Rick Altig

▲ Percentage of Net to Gross

All Time Record to Beat  
Year: \$277,779 Net ALP Marlon Underwood

### YTD Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
* 1. David Wang	\$71,830		79.3	David Wang	Scott Smith
* 2. Timothy Cruise	56,546		79.2	Steven Jakubczak	Scott Smith
* 3. Carlos Bastardo	46,959	78		Marlon Underwood	Scott Smith
* 4. Matthew Wolfanger	45,714		76.6	Paul Rumbuc	Durhon Oldham
* 5. Eddie Norman	45,333	88		Eddie Norman	Scott Smith
* 6. Rusty Jewell	42,723	96		James Palmes	Nick Nitkowski
* 7. Curt Snow	42,577	84		Gloria Sanchez	Jatolt-Foti
* 8. James Dattilo	42,420		73.0	James Dattilo	Marc Zipper
* 9. Frederick Hadayia	41,628	91		Steven Greer	Durhon Oldham
* 10. Marlon Underwood	41,057		70.4	Marlon Underwood	Scott Smith
11. Robert Russo	40,025		84.2	Steven Lee	Rick Altig
12. Dana Spohn	39,787	90		David Tubbin	Rick Altig
13. Erik Martinez	39,624	97		Erik Martinez	Eric Neal
14. Stefan Reynolds	39,299	94		Lawrence Hauck	Steve Friedlander
15. Eunice Smith	38,584	84		Vann Durham	Matt Blumert
16. Rudi Camenzind	37,874		78.6	Erik Graham	David Cohen
17. Jeremy Baker	37,666	79		Vladimir Opra	Geneser-Geneser
18. Scott Kangas	37,180		80.5	Wendell Bangs	Rick Altig
19. Samuel Christmas	37,099	88		Kevin Khadvian	Scott Smith
20. Carl Boldon	36,677		77.2	Kevin Khadvian	Scott Smith

▲ Percentage of Net to Gross

**MONETARY DONATIONS**

**American Income & National Income**

- Donated \$5,000 to the *Texas AFL-CIO's Salute to Joe Gunn* dinner.
- Contributed \$1,000 to the *Workers of Tomorrow Safety Centre, Inc.*
- Gave \$5,000 to the *Paper, Allied-Industrial, Chemical and Energy Workers International Union's Project Vote 2003* and the *Tennessee Industrial Renewal Network.*
- Contributed \$5,000 to the *Association of Flight Attendants' Labor Project for Working Families* and the *National Interfaith Committee for Worker Justice.*
- Donated \$5,000 to the *International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers' Project Vote 2003.*
- Contributed \$5,000 to the *Brotherhood of Maintenance of Way Employees' Project Vote 2003.*

**Matt Blumert Agency**

- Donated \$300 to the *Metropolitan Baltimore Council AFL-CIO* to honor Linda Chavez Thompson.
- Contributed \$425 to the *Metropolitan Washington Council AFL-CIO An Evening with Labor.*
- Gave \$200 to the *Washington Metropolitan Council on Community Services* bowling tournament.

**David Cohen Agency**

- Donated \$200 to the *Labor Community Services Easter Basket Drive.*

**Mark Hancock Agency**

- Contributed \$100 to the *Indianapolis Fire Fighters Local 415* for their *Children's Survive Alive* program.

**Vic Hancock Agency**

- Gave \$100 to the *PACE 5-0550* strike fund.

**Jatoft-Foti Agency**

- Donated \$380 to the *NCSEA Convention.*
- Contributed \$30 to the *Leadership Alliance* luncheon.
- Gave \$1,350 to the *Big Valley Education Conference Community Credit Union.*
- Donated \$400 in door prizes to the *Big Valley Education Conference Community Credit Union.*
- Contributed \$200 to the *Steamfitter's lunch* in Concord.
- Gave \$400 to the *10th Anniversary Celebration* for the *1199 SEIU* and *HERE Local 2.*
- Donated \$500 to the *Ben Ali Shrine's Fifth Annual Summer Run/Walk.*

**Hurst Kopp Agency**

- Donated \$1,000 to the *Blanche Lincoln* luncheon.
- Contributed \$500 to the *Johnnie Pugh* luncheon.
- Gave \$500 to the *Geneveve Stewart* luncheon.
- Donated \$250 to the *state AFL-CIO* for state elections.

**Chris Lafond Agency**

- Donated \$100 for an ad in the *Johnny Popp Labor Achievement Award Dinner* booklet.
- Contributed \$75 for an ad in the *Washington-Greene CLC Labor Hall of Fame Banquet* booklet.
- Gave \$100 for an ad in the *Johnstown Regional CLC Annual Workers Memorial Day Banquet* booklet.

**Shashi Parekh Agency**

- Donated \$25 to the *Plumbers 421.*
- Contributed \$100 to *UNITE*
- Gave \$50 to the *Body of Christ Fellowship Outreach Ministries* program.
- Donated \$25 to the *TRMC Credit Union.*

**Total \$33,310.00**

**OTHER DONATIONS**

**Matt Blumert Agency**

- Made a contribution of six cases of food to the *Metropolitan Baltimore AFL-CIO* food drive.

**Chris Lafond Agency**

- Contributed 1,000 lbs. of food to the *Washington County Food Bank* on behalf of the *Washington CLC.*
- Contributed 160 lbs. of food to *Johnstown United Way* on behalf of the *Johnstown Regional CLC.*
- Contributed 600 lbs of food to the *United Mine Workers of America Unemployment Assistance Fund.*

- Participated in the *Bethlehem Steel Corp.* picket line to protest the elimination of retiree health care benefits.
- Involved in the *Mitchell Day Celebration* with *UMWA.*

**Wittenbach-Ostrovsky Agency**

- Donated two televisions to the *IBEW Local 733.*
- Hosted a hospitality suite for *Mississippi State AFL-CIO.*
- Delivered food to laid-off union members.
- Donated two bicycles to *Toys for Tots.*
- Contributed a copy machine to *FBP Association.*

**Welcome to the Board**



INTRODUCING:

**Milton Rosado**

National President of the Labor Council for Latin American Advancement

Milton Rosado, National President of the Labor Council for Latin American Advancement, has been unanimously elected to American Income's Labor Advisory Board. Mr. Rosado brings many years of labor experience to this premier advisory board.

Mr. Rosado worked at the Engellvard Corporation and has been a member of the UAW for 22 years. While in UAW Local 1668, he served as Chairman of the Collective Bargaining Committee and was a delegate to the UAW International Union Constitutional Conventions in 1989 and 1992. He also held the position of shop steward and was the local union vice president from 1989 to 1992. In 1990, he attended Labor Union Discussion Leadership training, and, later, attended the six-week UAW Fellowship Program. He was involved in organizing and served as facilitator of Joint Programs.

During the years of 1995 and 1996, Mr. Rosado was the Education and Training coordinator at the UAW Transition Center. He also assisted in implementing various basic literacy

programs within the union structure and is a Literacy Volunteer of America for people learning English as a second language.

Rosado was appointed to the staff of the International Union, UAW in August 1997. He served as a servicing representative in Region 9 and was appointed director of the New Jersey UAW Community Action Program (CAP) in June 2000. As director, he served on various labor advisory committees in several Congressional Districts. Mr. Rosado has also been active in voter registration drives (GOTV) and education and citizenship training. In 2002, he served on the Labor Transition Team for New Jersey Governor James McGreevey.

On Aug. 2, 2002 Milton Rosado was elected National President of the Labor Council for Latin American Advancement (LCLAA). Prior to his election, Mr. Rosado was a board member of LCLAA.

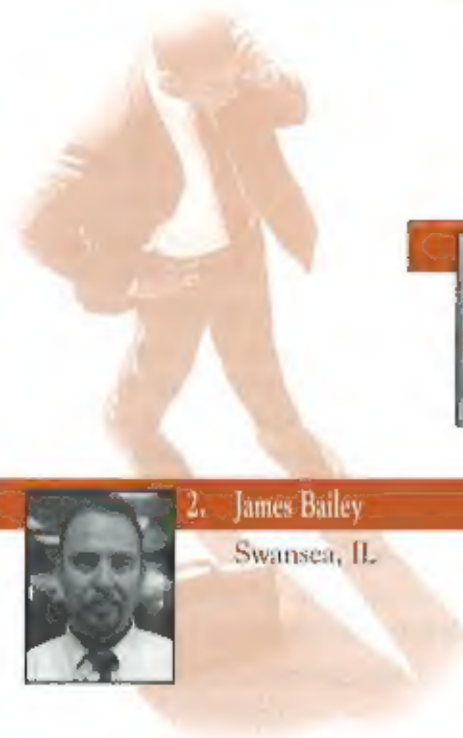
Mr. Rosado is currently a vice president of the New Jersey Industrial Union Council, executive board member of the New Jersey Work Environment Council, and serves on the boards of the Right to Know Coalition, the New Jersey Environmental Federation, and New Jersey Citizen Action.

At AIL, we are proud Mr. Rosado has chosen to be one of our distinguished Labor Advisory Board members. We look forward to a long and continued partnership.

**LABOR ADVISORY BOARD MEMBERS**

Paul Almeida	James Hoffa	Cecil Roberts
Stuart Appelbaum	Joseph Hunt	Milton Rosado
Morton Bahr	Frank Hurt	Michael Sacco
Dave Barrett	Gloria Johnson	Robert Scardelletti
Theodore Bikel	Charles Jones	Harold Schaitberger
William Burrus	Gregory Junemann	Edward C. Sullivan
Sam Cabral	George Kourpias	Michael Sullivan
Doug Dority	Thomas E. Lee	John Sweeney
John Dougherty	William Lucy	George Tedeschi
Gerald Feder	Leon Lynch	Richard Trunka
Edward Fire	Martin Maldaloni	Timothy J. Tuttle
Mac Fleming	Dr. Ray Marshall	Gene Uphaw
Patricia Friend	John Meese	Donald Wharton
Dr. Joe L. Greene	Terry O'Sullivan	Donald Wightman
Larry Gregoire	Oscar Owens	James Williams
James A. Grogan, Jr.	Jules Pagano	Hon. Jim Wright
Don Hahs	W.D. "Dan" Pickett	Boyd Young
Sonny Hall	Clyde Rivers	

## SUPERVISING AGENTS



1. Gregory Krier  
Sioux Falls, SD



2. James Bailey  
Swansea, IL



3. Brandon Ito  
Los Angeles, CA

All-Time Record to Beat  
Month: \$43,409 1st Yr. Gino Tanzil

All-Time Record to Beat  
Month: \$50,606 Net ALP Chad Roehrs

### March Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Gregory Krier	\$30,585	\$39,695	90		5	Jason Danielson	Rick Altig
2. James Bailey	19,617	25,678	81		3	Leslie Taylor	Geneser-Bitman
3. Brandon Ito	17,968	20,317	99		5	David Iriye	David Cohen
4. Michael Jackson	16,002	27,497	85		4	Eric Nichols	Scott Smith
5. Peter Koch	15,080	25,426	97		2		Bill Jennings

All-Time Record to Beat  
Month: \$43,409 1st Yr. Gino Tanzil

All-Time Record to Beat  
Month: \$50,606 Net ALP Chad Roehrs

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Gregory Krier	\$53,766	\$70,836	90		5	Jason Danielson	Rick Altig
2. Carlos Bastardo	40,218	85,054	85		4	Marlon Underwood	Scott Smith
3. Jason Crain	38,282	59,036	88		3	Ronald VanWoesik	Vlad Basov
4. Brandon Ito	37,798	46,277	99		5	David Iriye	David Cohen
5. Robert Russo	37,734	77,760	92		2	Steven Lee	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## GENERAL AGENTS



1. Lori Boynton  
Crystal, MN



2. Michael Pellicciotta  
Edison, NJ



3. Fernando Amorim  
Raleigh, NC



4. Asif Javid  
Edison, NJ



5. Benjamin Gibbs  
Swansea, IL

All-Time Record to Beat  
Month: \$102,403 1st Yr. Eric Neal

All-Time Record to Beat  
Month: \$111,262 Net ALP Eric Neal

### March Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	SGA
1. Lori Boynton	\$62,282	\$62,282		71.6	11	Wendell Bangs	Rick Altig
2. Michael Pellicciotta	39,860	44,734	86		6	Marc Rosen	Eric Giglione
3. Fernando Amorim	37,454	43,484	96		6	Derek Hartley	Ali Shahrak
4. Asif Javid	32,442	38,700	81		5	David Hausman	Eric Giglione
5. Benjamin Gibbs	30,873	37,080	89		5	Leslie Taylor	Geneser-Bitman
6. Michael Czopek	27,862	33,869	89		7	David Hausman	Eric Giglione
7. Matthew Wolfanger	27,281	47,271		78.3	3	Paul Rumbuc	Durhon Oldham
8. Hal Herman	26,803	45,726		77.6	3	Paul Rumbuc	Durhon Oldham
9. Rick Slan	26,795	31,068	93		3		Bill Jennings
10. Stephen Saul	25,446	28,295	98		6	David Hausman	Eric Giglione

All-Time Record to Beat  
YTD: \$489,120 1st Yr. Eric Neal

All-Time Record to Beat  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	SGA
*1. Lori Boynton	\$108,255	\$108,255		71.6	11	Wendell Bangs	Rick Altig
*2. Kevin Leonard	104,788	128,034		68.7	5	Marlon Underwood	Scott Smith
*3. Michael Pellicciotta	104,377	124,263	86		6	Marc Rosen	Eric Giglione
*4. Benjamin Gibbs	93,962	113,919	89		5	Leslie Taylor	Geneser-Bitman
*5. Denise Gilbert	81,422	90,203		67.6	4	Brian Waller	Scott Smith
6. Fernando Amorim	78,115	95,623	96		6	Derek Hartley	Ali Shahrak
7. Mark Reddington	64,977	81,392	85		3	Paul Rumbuc	Durhon Oldham
8. Michael Czopek	62,849	100,643	89		7	David Hausman	Eric Giglione
9. Hal Herman	62,500	100,320		77.6	3	Paul Rumbuc	Durhon Oldham
10. Eric Turto bene	60,161	76,933		74.6	2	Paul Rumbuc	Durhon Oldham

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

## AMERICAN INCOME & NATIONAL INCOME —

### Helping You Discover Your Leadership Potential

Take a look at what a few past graduates of the Leadership Development Seminar had to say about their experience!

"A leader knows the way, goes the way and shows the way. The Leadership Development Seminar provided all the best practices from many of the great AIL/NILICO leaders. These practices will be very useful tools for our tool box."

— *Charles Todd*

"Thanks again for putting on a fantastic production for us at the Leadership Development Seminar. I don't think I have ever been better equipped to face the challenges before me, and I have never been more excited to face the trials that lay ahead."

— *Rich Mok*

"First, let me say the Leadership Development Seminar was fantastic! I really enjoyed hearing the different success stories from the SGAs and the other attendees. It was very insightful, and I am looking forward to getting things going here in my Agency."

— *Carey Thompson*

"The Leadership Development Seminar taught me that my mind set is everything. Attitude follows right behind, and vision will show you the light. I will be thrilled to apply my newfound knowledge."

— *Elizabeth Teffer Hodgson*

As a business owner, each independent contractor can choose the level of success they want to achieve. American

Income and National Income periodically sponsor

**Leadership Development Seminars** to provide

information and tools to managers who want to build their business, and

expand their leadership roles and abilities.

Some of the best leaders in the Company, our State General

Agents, who have a proven history of success, as well as other speakers are brought in to provide insight and guidance that is invaluable to attendees who are eager to learn.

Topics such as Recruiting for Success, Fundamentals of Field Training, Building Your Business, Making the Most of Your Leadership

Potential, The Importance of Writing and Maintaining Quality Business, Coaching Your Team to Success, Knowing Your Market, The Importance and Understanding of Lead Sources, and Maximizing Your Agents' Potential are just a few of the areas covered in the seminars.

Most of all, the **Leadership Development Seminars** give Managers a chance to get refocused on growing their Agencies. It allows them to solidify their belief in American Income and National Income and the opportunity it presents. More importantly, it gives them the tools they need to make the most of their potential.

We encourage those who are interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!

The next seminar will be held Aug. 21, 2003.

## Leadership Development Seminar Topics Include:

- ⇒ Making the Most of Your Opportunity
- ⇒ Recruiting for Growth
- ⇒ The Recruiting Process
- ⇒ The Agency Resource Center
- ⇒ "Opportunity Unlimited"
- ⇒ Quality of Your Business
- ⇒ Management Reports
- ⇒ Leads — Your Most Valued Asset
- ⇒ Lead Sources and Referrals
- ⇒ Maximizing Your Agents' Potential
- ⇒ Field Training
- ⇒ Coaching Your Team
- ⇒ 21 Laws of Leadership
- ⇒ Lead from the Front
- ⇒ Making Success Happen
- ⇒ Your Leadership Potential
- ⇒ Maximizing the AIL Opportunity: "What are you taking back to your agency?"
- ⇒ Public Relations



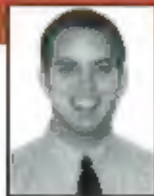
February 2003  
Leadership Development Seminar Graduates



1. Paul Rumbuc  
Rochester, NY



2. David Hausman  
Edison, NJ



3. Leslie Taylor  
Swansea, IL



4. Steven Greer  
Rochester, NY



5. Joshua Robinson  
Swansea, IL

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

March Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$116,820	\$205,803		77.6	19	Durhon Oldham
2. David Hausman	115,329	171,430		68.5	27	Eric Giglione
3. Leslie Taylor	86,207	103,483		67.5	13	Geneser-Bitman
4. Steven Greer	85,356	100,800		73.0	11	Durhon Oldham
5. Joshua Robinson	82,052	100,527	83		9	Geneser-Bitman
6. Jason Danielson	75,233	84,343		76.0	10	Rick Altig
7. Jeffrey Dinocento	73,069	90,509		67.0	16	Eric Giglione
8. Lawrence Hauck	72,828	98,146		67.6	8	Steve Friedlander
9. Marc Rosen	71,134	84,097		67.1	15	Eric Giglione
10. John Baldo	64,984	76,297	91		23	Giglione-Brister

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$360,486	\$543,285		77.6	19	Durhon Oldham
* 2. David Hausman	310,075	462,734		68.5	27	Eric Giglione
* 3. Steven Greer	241,462	266,614		73.0	11	Durhon Oldham
* 4. Marc Rosen	221,379	249,229		67.1	15	Eric Giglione
* 5. Leslie Taylor	217,112	271,026		67.5	13	Geneser-Bitman
6. Jeffrey Dinocento	213,512	246,822		67.0	16	Eric Giglione
7. Jason Danielson	173,738	183,467		76.0	10	Rick Altig
8. John Baldo	171,770	197,007	91		23	Giglione-Brister
9. Ronald VanWoesik	170,050	208,657		70.8	9	Vlad Basov
10. David Iriye	168,710	169,089		68.2	19	David Cohen

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

# Show Me the Money\$

## Retention Bonus\*

Qualifier	SGA	Bonus Amount
Timothy Cruise	Scott Smith	\$5,786.36
David Wang	Scott Smith	\$5,249.53
John Baloun	Rick Altig	\$3,667.26
Robert Russo	Rick Altig	\$3,413.50
Matthew Wolfanger	Durhon Oldham	\$3,398.38
Carl Boldon	Scott Smith	\$3,281.60
Rusty Jewell	Nick Nitkowski	\$3,196.37
Scott Kangas	Rick Altig	\$2,902.48
Scott Remmey	Eric Giglione	\$2,776.27
Abdulrazzaq Ahmed	Scott Smith	\$2,732.27

Total Retention Bonus Paid Out: \$459,350.69 402 Producers Qualified

## Leadership Bonus\*

Qualifier	SGA	Bonus Amount
Paul Rumbuc	Durhon Oldham	\$10,942.46
Steven Greer	Durhon Oldham	\$7,472.07
Joshua Robinson	Geneser-Bitman	\$7,313.52
Lawrence Hauck	Steve Friedlander	\$7,199.97
Leslie Taylor	Geneser-Bitman	\$7,101.78
David Hausman	Eric Giglione	\$7,099.16
Lori Turping	Rick Altig	\$5,462.12
Jason Danielson	Rick Altig	\$5,274.17
Steven Jakubczak	Scott Smith	\$4,101.11
Marc Rosen	Eric Giglione	\$3,892.51

Total Leadership Bonus Paid Out: \$121,207.42 57 Producers Qualified

## PR Bonus\*

Qualifier	SGA	Bonus Amount
David Blaisdell	Rick Altig	\$1,444.86
Brenda DiSomma	Eric Giglione	\$1,278.98
Malka Arony	Cohen-Hartman	\$1,215.52
Erica Dalager	Rick Altig	\$970.14
Charles Hill	Jatoft-Foti	\$949.90
Becky Cutler	Bill Jennings	\$917.63
Robin Denham	Geneser-Geneser	\$876.26
Robin Andrade	Giglione-Brister	\$717.36
Randy Stockley	Ramin Kouladji	\$613.92
Manon Brulotte	Rick Altig	\$532.88

Total PR Bonus Paid Out: \$18,816.99 39 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. For a full list of bonus qualifiers in each category, contact your SGA.



## What's in Your Recruiting Toolbox?



FROM THE DESK OF:

**Bo Gentile**

Assistant Vice President  
National Recruiting

"I want to not only praise them for their achievement, but to [push] them to the next level."

Once again, American Income and National Income's Agency sales forces have shown that no matter what is put before them, they are willing to share the "Opportunity Unlimited" career with as many people as possible, even given the current economic and political disruptions facing our nation, in these turbulent times.

Our accomplishment, breaking the 2,000 Producer count barrier, is something about which everyone at American Income and National Income can be proud.

It is my current goal not only to praise you for your achievement, but to encourage you to the next level. I believe it is important to challenge ourselves in the recruiting arena. We have a great opportunity to offer, and that is something we should never downplay.

With this in mind, I want to impress upon you how imperative it is we reach farther. What I mean by this is, I want to accomplish in just nine months what has effectively taken us 53 years to do. In the remaining months of 2003, I want to add 500 more Producers which would make us 2,500 strong.

This may seem like a lofty goal, but I am confident that with the leadership of our Agency Management teams and the tools you have at your disposal, it will be a walk in the park.

As we close out the first quarter of 2003, I would like to re-examine the tools you have available, and those that have been made available in recent months, which will increase recruiting results.

Let's start with the **AC-6 Recruiting Brochure**. The **AC-6** is an eight-page color brochure which can be used at any point during the recruiting process.

A good partner to the **AC-6** is the **AC-41 Recruiting CD ROM**. The **AC-41** is a full-sized interactive recruiting CD that comes with a tri-fold cover. This recruiting piece should be used after the second interview for an applicant to take home and review with his or her family.

The **AC-41** also comes in a smaller size (**AC-42**), and is effective if you are recruiting at job fairs or individually. The **AC-42**, is the mini-interactive recruiting CD ROM that differs from the **AC-41** only in size.

To accompany the **AC-6**, **AC-41** and **AC-42** AIL offers videos which are helpful in recruiting and training.

These videos present an inside look at Company life.

Here is a list of the videos offered:

- *The Spirit of AIL (AV-1)*
- *Convention Speeches 2002 (AV-41)*
- *Convention Highlights 2002 (AV-44)*
- *Referral Video (AV-42)*

All these items can be ordered by contacting General Services through C.A.S. You will need to provide the corresponding request number to complete your order.

When you use all the tools you have available, building an Agency won't seem like such a daunting task. It is like building a house — if you have the right plan and the right tools, the job will get done fast and should be built to last.

# WHAT IS IN YOUR TOOLBOX?



These tools can be ordered  
by contacting General Services  
through C.A.S.







AC-6 Recruiting Brochure



AC-41 Recruiting CD-ROM  
AC-42 Recruiting Mini CD-ROM

### Videos

-  The Spirit of AIL (AV1)
-  Convention Speeches 2002 (AV41)
-  Convention Highlights 2002 (AV44)
-  Referral Video (AV42)



Larry Geneser & Brandon Geneser

Category I	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Strd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Strd
Geneser-Geneser	\$200,306	\$123,600	162	\$280,500	85		\$685,878	\$370,800	185	\$920,580
Rick Allig	771,505	596,400	129	1,336,687		69.0	2,214,029	1,789,200	124	3,692,154
Scott Smith	335,683	276,000	122	691,383		68.7	987,081	828,000	119	1,874,673



Durhon Oldham

Category II	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Strd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Strd
Durhon Oldham	\$235,923	\$84,000	281	\$349,536		77.0	\$663,633	\$252,000	263	\$888,014
Giglione-Brister	169,270	96,000	176	182,820		72.4	484,888	288,000	168	516,995



Vic Hancock

Category III	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Strd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Strd
Vic Hancock	\$86,742	\$68,400	127	\$125,151	82		\$252,155	\$205,200	123	\$352,769
Marc Merton	85,430	68,400	125	135,556		69.5	255,614	205,200	125	396,108



Nick Nitkowski

Category IV	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Strd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Strd
Nick Nitkowski	\$143,765	\$56,400	255	\$143,067		69.2	\$327,079	\$169,200	193	\$335,742
Steve Friedlander	110,207	56,400	195	171,262		67.3	257,138	169,200	152	367,054
Bill Jennings	76,595	56,400	136	103,759		72.4	205,876	169,200	122	301,659



Marcellus Adams

Category VI	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Strd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Strd
Marcellus Adams	\$44,846	\$44,400	101	\$48,103	85		\$186,088	\$133,200	140	\$191,708

## Developing Leadership



FROM THE DESK OF:

**Bob Falvo**

Vice President of  
SGA Development

**"Every Agency should be focusing on their emerging leaders. Our leaders are our future."**

People, in general, are the same...but different. People come from different backgrounds, have different life experiences and offer different opinions. However, the common thread is all people are human. What I mean by this is, no two people are alike, but they are people nonetheless.

Leaders, like people in general, come from all walks of life. They come from different backgrounds, have different life experiences and offer different opinions. However, all successful leaders have some similarities, or parallels.

If you get to know American Income's top leaders, you will quickly see they follow this same guideline — they are ironically different and similar.

AIL's leaders share the basic personality traits of any good leader, which are, in part, instinctive — intelligence, ambition, will, and optimism. All are persuasive communicators.

The deviations lie in the fact that they have been influenced by different religious and political feelings and thoughts. There are no common patterns to their childhood experiences, and many have taken different paths to the positions they are in today.

Given this "similar but different" theory, how is it that we develop leaders? Or what is it that is important in developing good leadership?

What is most significant in developing leadership are three shared qualities which correspond to the most positive attributes of our society today: a caring, respectful, and responsible attitude; flexibility about people and organizational structure; and a participate approach to management, or a willingness to share power. Furthermore, they are self-aware, or conscious of weaknesses as well as strengths, and concerned with self-development for themselves as well as others.

All this can be summed up in the words of Dennis Peet, "The measure of leadership is the caliber of people who choose to follow you." It can be said different ways but it all means the same — you are only as good as those who are backing you up.

This translates to American Income in terms of focus. Every Agency should focus on their emerging leaders. I am not saying this should be your only focus, but perhaps a primary platform on which to build your Agencies. Simply put, our leaders are our future.

For some, Agency development is evaluated solely in terms of profit. Paradoxically, this total concern with profit is what causes distrust and limits efficiency. People only trust leaders who articulate a moral code, who care about people and are competent in the exercise of power.

It is important to remember that in order to be profitable you have to have the manpower and the leaders to achieve it. Agency and leadership development is not an overnight occurrence. It is a journey each individual within each Agency has to commit to taking.

In our industry, people are an important resource. As a leader, commit to putting yourself in the shoes of those whom you lead. Seeing things from this perspective will change your attitude about profitability versus leadership.

So, as we continue on our journey to becoming better leaders and stronger Agencies, let us always remember this great Hindu proverb:

**"There is nothing noble in being superior to some other man. The true nobility is in being superior to your previous self."**

## The Fog of War



FROM THE DESK OF:

**Denise Bowyer**

Vice President &  
National Director of  
Public Relations

**"Let us stand tall with our partners as we offer hope to those who need it during these trying times."**

We are at war. We will be engaged in the aftermath of this war for years to come. Each Sunday, when I attend Mass, news headlines are read at the opening of the Liturgy. They serve to remind us of the world we live in, the need for peace, kindness, tolerance and, lastly, justice.

**The fog of war blankets many fronts.** The cost of "Iraqi Freedom" is estimated at \$1 billion a day, plus the cost of human lives. We all mourn for the loss of our military troops from both friendly fire and armed battle. Who cannot be saddened by the loss of innocent lives killed by rockets gone astray?

**The fog of war blankets many fronts.** The cost of an ongoing assault on working families is the bankruptcy of US Airways and United Airlines. American Airlines is trying to dodged a bullet simply by extracting hundreds of millions of dollars in wage concessions from an already squeezed labor force. We mourn the loss of decent wages and quality jobs for working families. Who cannot be saddened by homes in foreclosure, valueless pensions or families torn apart by an unraveling economy?

**The fog of war blankets many fronts.** The cost of health care cuts across industry lines. SEIU recently had a walkout of health care workers employed in many health care facilities around the country. Most of these low paid workers cannot afford dependent coverage. Therefore, we mourn for the loss of affordable health care, and for the children who cannot walk into the clinics where their mothers work and be treated for common childhood ailments. Who cannot be saddened by the 40 million people in our country without health care and the millions of elderly who cannot afford prescription drugs?

Fog is dense, cloudy and blurs our vision. **The fog of war blankets many fronts.** We have waged war — a war fought mostly in the headlines — against the known dictator in Iraq, Saddam Hussein. The war in small print — the daily assaults against our working families — is, however, often forgotten. Who cannot be saddened by the forgotten battles being fought at home?

At American Income, we have to recommit ourselves each day to protecting working families and serving our market. It is important that we quicken the pace and increase the number of families we serve. Protecting working families comes at a price, though. We will be challenged to increase our market penetration and must be willing to give back to our partners fighting the battles for working families on the home front.

Let's stand tall with our partners as we offer hope to the newly liberated people of Iraq and our working families here at home.

**PR Manager**



**Debbie Enstedt**  
Winnipeg, MB

**Category A:**



**Erica Dalager**  
Crystal, MN



**Al Wall**  
Toronto, ON

**Category B:**



**Malka Arony**  
Phoenix, AZ



**John Wilkinson**  
Swansea, IL

**Category C:**



**Roy Jessome**  
Halifax, NS



**Cheryl Cook**  
Harrisburg, PA

**March Production**

PR Manager	No. Cards	SGA
1. Debbie Enstedt	19,990	Rick Altig
2. Richard Meshulam	8,498	David Cohen
3. Malka Arony	6,496	Cohen-Hartman

**All Time PR Card Production Record**  
Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Erica Dalager	5,324	Rick Altig
2. Al Wall	4,332	Joshua Chalom
3. Charles Hill	3,575	Jatoft-Foti
4. Richard Meshulam	2,838	David Cohen
5. Suzanne Powers	2,644	David Cohen

Category B	No. Cards	SGA
1. Malka Arony	3,635	Cohen-Hartman
2. John Wilkinson	1,954	Geneser-Bitman
3. Kenneth Altizer	1,396	Marc Morton
4. Susan Kelleher	1,335	David Zophin
5. Becky Cutler	1,290	Bill Jennings

**All Time PR Group Production Record**  
Month: 125 groups **Darrell Dorey**

Category C	Groups	SGA
1. Roy Jessome	70	Ramin Kouladji
2. Cheryl Cook	20	Dennis Ishler
3. Richard Case	16	James Surace
3. Krissa Hensley	16	Mike Jones
3. Jenny Williams	16	Rick Altig

**YTD Production**

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	57,021	Rick Altig
*2. Malka Arony	12,629	Cohen-Hartman
3. Richard Meshulam	11,508	David Cohen

**All Time PR Card Production Record**  
YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Al Wall	8,973	Joshua Chalom
*2. David Blaisdell	8,027	Rick Altig
*3. Brenda DiSomma	7,993	Eric Giglione
4. Charles Hill	6,785	David Cohen
5. Robin Denham	6,229	Geneser-Geneser

Category B	No. Cards	SGA
*1. Malka Arony	7,597	Cohen-Hartman
*2. Randy Stockley	5,116	Ramin Kouladji
*3. John Wilkinson	4,400	Geneser-Bitman
4. Laurie Onasch	3,556	Manone & Altig
5. William Verbeten	3,069	Joseph Manone

**All Time PR Group Production Record**  
YTD: 514 groups **Darrell Dorey**

Category C	Groups	SGA
*1. Roy Jessome	98	Ramin Kouladji
*2. Richard Case	36	James Surace
*3. Cheryl Cook	35	Dennis Ishler
4. Jenny Williams	26	Rick Altig
5. Rachelle Valdez	25	Marcellus Adams

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

# THE BAHAMAS

*From the international city of Freeport on Grand Bahama to the pink-sand beaches of Harbour Island, The Bahamas offers a wide variety of vacation discoveries. Just take a look...*

*The Sights and Sounds —*

- Atlantis, Paradise Island
- Crystal Bay
- South Ocean Golf Club

- Fort Charlotte
- Paradise Beach

*Nights on the Town —*

- Rainforest Theatre
- The Drop Off
- Crystal Palace Casino

- Cocktails & Dreams
- Compass Point

*And Where to Shop Around —*

- Coin of the Realm
- Perfume Bar
- Art Men

- Green-Lizard Stogies

## DISCOVER

### PARADISE

PARADISE ISLAND, THE BAHAMAS

Another Great



Destination

JUNE 3-6, 2004